(b) whether under the new guidelines the credit card issuing banks/ companies will be held accountable for acts of omission and commission of direct selling agents/marketing agents; and

(c) whether there is any provision in the guidelines to bar unsolicited telephone calls by marketing agents/call centres to prospective customers?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI S.S. PALANIMANICKAM): (a) Yes, Sir. Reserve Bank of India (RBI) has issued the guidelines on credit card operations of banks/NBFCs on November 21,2005 which are available on its website *www.rbi.org.in*.

(b) RBI has already taken care of the cardholders' interest in the guidelines. The card issuing bank/NBFC would be responsible as the principal for all acts of omission or commission of their agents (DSAs/ DMAs and recovery agents).

(c) Banks/NBFCs issuing cards are required to maintain a Do Not Call Registry (DNCR) containing the phone numbers (both cell phones and land phones) of customers as well as non-customers who have informed the bank/NBFC that they do not wish to receive unsolicited calls/SMS for marketing of the credit card products. The bank/NBFC would be held responsible if a Do Not Call Number (DNCN) is called by its DSAs/DMAs or Call Centres.

Waiver of interest rate on agriculture loans

2183. SHRI VARINDER SINGH BAJWA: Will the Minister of FINANCE be pleased to state:

(a) whether Government are considering any proposal for waiving off the interest on agriculture loan taken by farmers from the nationalised banks and Scheduled Commercial Banks; and

(b) if so, the details thereof?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI S.S. PALANIMANICKAM): (a) NO, Sir.

(b) Does not arise.